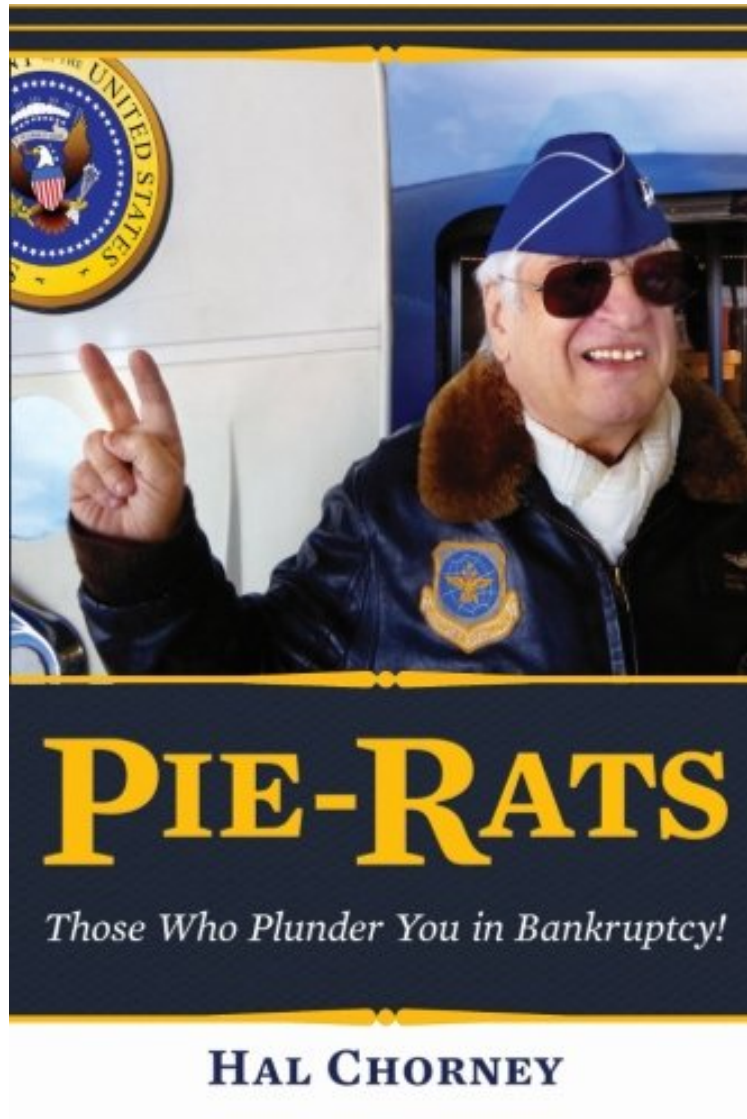


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PIE-RATS, Those Who Plunder You In Bankruptcy

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1 of 1 people found the following review helpful. Pie-Rats Review By Customer I have known Hal Chorney and his family for many years. His intelligence, hard working approach to life has always been admirable. To be placed in situation that is so personally destructive and how he handled it is also noteworthy. Hal has turned this adverse experience into a very positive and informative book which helps to guide anyone caught in the web of bankruptcy. He brilliantly shows that all is not as it appears in the world of bankruptcy. This man has learned, has studied and is now

showing expertise in the field of bankruptcy. A must read to understand the process for all who might be traveling this road. Rachel G. Kaufman 0 of 0 people found the following review helpful. "Pie-Rats, Those Who Plunder you in Bankruptcy" Compelling Informative, Highly Recommended By Bill Duval Pie-Rats, Those Who Plunder you in Bankruptcy is a compelling often frustrating read. This book is a must read for anyone finding themselves contemplating corporate or personal bankruptcy in the state of Rhode Island. A compelling read it takes you through the rise and fall of a individual (the author Hal Chorney) and his journey through the seemingly unfair legal process of bankruptcy. His story shows how the bankruptcy laws have been written to benefit those who litigate and preside over the process rather than the actual involved parties. The book offers a unique first hand account showing how the author through his own research uncovered many seemingly corrupt, or at the least unethical tactics used to plunder any assets of the estate. A quick informative read that will at times leave you feeling frustrated with a legal system that obviously needs closer scrutiny to assure that it serves its victims and not it's litigators. Highly Recommended Reading! Bill Duval 10/10/2016 0 of 0 people found the following review helpful. A MUST READ FOR ALL AMERICANS By John R Dionne This is a must read for all business and individuals who could go bankrupt to see a first hand experience on the failure of our government to protect the weak from the strong when they need it. It is an unbelievable story.

PIE-RATS, THOSE WHO PLUNDER YOU IN BANKRUPTCY SHOWS A LEGAL SYSTEM THAT IS RIGGED AGAINST MIDDLE CLASS AMERICA IN FAVOR OF THE BANKS, CREDIT CARD COMPANIES AND OTHERS Each year over the past ten years about a million Americans filed for bankruptcy protection from banks, credit card companies and others. Many of these ten million are self-employed individuals. Roughly 21 million of the 28 million small businesses in America are run by self employed individuals, under current bankruptcy laws. This book is about these laws and a small businessman, Harold F. Chorney. The story interweaves two parallel universes involving Hal's real life story as an entrepreneur and an imaginary world involving piracy. When Hal is petitioned into bankruptcy by his bank, his real world is merged with the imaginary world of piracy. In time, the reader begins to see that the real and imaginary worlds may not be that much different. The real world of Hal Chorney is shown through his family values. He was raised by immigrant parents and was one of four sons working on his father's junk truck while studying hard and becoming a workaholic; the financial and other struggles while attending an Ivy League college then joining Air Force ROTC.; the unique aspects of Hal's military life being involved in the Vietnam War; different viewpoints concerning the morality of that war and the opportunities that the war presented when the government was involved in what was called the great silver giveaway; the consequences of not revealing to government agencies personal and private information concerning his financial dealings with confidential sources not required by law and a myriad of other experiences. The real world of Hal shows how he turned an avocation of collecting and investing in rare coins into a vocation and how his successes made him a target for the government's anti-privacy position during an era of bank failures in the 1990s. The real world of Hal first as a school teacher and then becoming a multi-millionaire as C.E.O. of a public company; founder of the Money School of Boston; becoming nationally recognized for presenting legislation to protect the consumer/investor, being involved with legislation to place tangible assets in retirement programs, being an advocate of financial privacy, his interconnection with industry and political leaders and then his world turned upside-down. Hal's bank failed and his company was forced into bankruptcy. Hal had to learn how to defend himself in this arena by researching the history of bankruptcy, the way things ought to operate in the bankruptcy system and the tradition of getting a fresh start afterwards. Stemming from a criminal referral in a bankruptcy proceeding, Hal is convicted and then imprisoned for a white collar crime—a false statement to a financial institution. The book describes what it is like to be imprisoned while suffering from both a head injury sustained in prison and Post Traumatic Stress Disorder from his military experiences in Vietnam. The imaginary world is introduced to the reader through a dream. The imaginary world contrasts piracy and bankruptcy in detail; the way piracy and bankruptcy actually work, the function of different parties in piracy and bankruptcy and what were the rules and similarities involving piracy of yore and those administering the bankruptcy system in the U.S.A. today. The reader learns from the common experiences of various victims of the bankruptcy process how to heal from the process. It shows how a group of individuals get away with plundering those in bankruptcy through the use of dirty tricks, the use of canons vs cannons, and the powerful influences of the friends of those who plunder you in bankruptcy, the Pie-rats. It all shows that a national problem exists and warns that you too can be the victim of this system rigged against you in favor of the banks, credit card companies and other special interest groups.

Unique book -- Investigation of bankruptcy -- Discusses recent legislation, Readers will glean much information about bankruptcy and court system, Compares bankruptcy to piracy - Extensive in detail and outrage, There is a problem with bankruptcy system and it's national, Readers will find much to savor -- With advice, Kirkus SA MUST READ FOR ALL AMERICANS By John R Dionne on August 30, 2016 Format: Paperback This is a must read for all business and individuals who could go bankrupt to see a first hand experience on the failure of our government to protect the weak

from the strong when they need it. It is an unbelievable story.